(b) The matter was examined and it was decided not to make any change, for the present, in the level of abatement and excise duty rates on drugs. General Small Scale Industries (SSI) exemption is also available for the manufacturers of drugs.

(c) In view of (a) and (b) above, does not arise.

Time limit for setting up of industries in Kutch District

1542. SHRI RAJU PARMAR: Will the Minister of FINANCE be pleased to state:

(a) whether the State Government of Gujarat has represented to extend the time limit for setting up new industries in Kutch District till December, 2007;

(b) if so, whether the Government have considered the representation positively; and

(c) if so, the details thereof and if not, whether Government would consider the same positively so as to help the backward, remote, drought prone area of Kutch?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) and (c) Taking all material facts into consideration, the Central Government have decided not to extend the time limit, for setting of new units for being eligible for excise duty exemption, beyond 31.12.2005.

Bank branches in rural areas of Uttar Pradesh

1543. SHRI ABU ASIM AZMI: Will the Minister of FINANCE be pleased to state:

(a) the number of branches set up in rural areas by Nationalised Banks in the country during the last three years particularly in Uttar Pradesh, Nationalised Bank-wise, State-wise ;

(b) whether Government and the Reserve Bank of India have issued instruction and guidelines to Nationalised and non-Nationalised banks to open more branches in rural areas particularly in small villages and towns; and

(c) if so, the outcome thereof and how far rural people have been benefited?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The details of the number of

branches opened by the Public Sector Banks in rural areas in the country, including Uttar Pradesh, during the last three years, Bank-wise and State-wise are given in Statements I and II, respectively (*See* below).

(b) and (c) In terms of the current Branch Authorisation Policy announced by the Reserve Bank of India (RBI) on September 8, 2005, banks are encouraged to open branches in underbanked centres. While banks have the freedom to select centres for opening of new branches, RBI while granting approvals ensures that sanctions include centres in rural areas also.

In respect of New Private Sector Banks, a condition is stipulated by the RBI while issuing a licence under Section 22 of the Banking Regulation Act, 1949 that 25% of the branches should be in semi-urban and rural centres.

As on 30th September 2005, more than 40% of the branches of Public Sector Banks were in the rural areas.

Statement - I

Bank-wise number of rural branches of Public Sector Banks opened during the Financial Years 2002-2003, 2003-2004 and 2004-2005

Bank Name	2002-2003	2003-2004	2004-2005
1	2	3	4
Allahabad Bank	1	1	-
Andhra Bank	-	-	4
Bank of Baroda	-	1	6
Bank of India	1	4	-
Canara Bank	1	1	1
Central Bank of India	-	2	1
Corporation Bank	1	1	3
Indian Overseas Bank	3	2	-
Oriental Bank of Commerce	6	1	9
Punjab National Bank	2	1	8
State Bank of Bikaner and Jaipur	-	-	2
State Bank of Hyderabad	2	-	1
State Bank of India	-	7	8
State Bank of Indore	-	-	1
State Bank of Mysore	-	2	2

1	2	3	4
State Bank of Patiala	2	-	-
State Bank of Saurashtra	1	-	-
Syndicate Bank	-	3	1
UCO Bank	-	1	1
Union Bank of India	-	1	2
United Bank of India	-	-	2
Vijaya Bank	-	2	-
All-India	20	30	52

Statement-II

State-wise number of Rural Branches of Public Sector Banks opened during the Financial Years 2002-2003, 2003-2004 and 2004-2005

STATE/U.T.	2002-2003	2003-2004	2004-2005
1	2	3	4
Andhra Pradesh	2	2	9
Assam	-	-	1
Bihar	-	1	2
Chhattisgarh	-	1	-
Goa	-	1	1
Gujarat	1	3	7
Haryana	-	-	2
Himachal Pradesh	2	1	4
Jammu & Kashmir	-	1	1
Jharkhand	1	-	-
Karnataka	3	7	6
Kerala	-	-	1
Madhya Pradesh	-	-	2
Maharashtra	-	1	4
Orissa	1	3	2
Punjab	7	-	2
Rajasthan	-	1	3
Sikkim	-	-	1
Tamil Nadu	1	5	2

1	2	3	4
Uttar Pradesh	2	2	-
Uttaranchal	-	-	1
West Bengal	-	1	1
All-India	20	30	52

Lending by banks for self employment

1544. SHRI MATILAL SARKAR: Will the Minister of FINANCE be pleased to state:

(a) the lending of money by different banks in order to provide self-employment during the years 2004-05 and 2005-06, State-wise;

(b) the number of beneficiaries in different States;

(c) the number of cases pending for more than three years; and

(d) the steps to minimize pendency?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) The information is being collected and will be laid on the Table of the House to the extent available.

Recovery of outstanding loans

1545. SHRI R.K. ANAND: Will the Minister of FINANCE be pleased to state:

(a) whether there are 13000 borrowal accounts with more than 1 crore outstanding loans;

(b) if so, the names of such account holders with the amount due, time of issuing the loan and the issuing branch;

(c) the reasons why no action has been taken to recover these loans; and

(d) the authority responsible for its recovery and whether action should be taken against them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) In accordance with the practices and usages customary amongst the banks and in conformity with provisions of statutes governing the financial institutions as also the provisions of the Public Financial Institutions (Obligations as to Fidelity and Secrecy) Act, 1983, the information relating to individual details of account holders cannot be divulged. However, Credit Information Bureau